

E. C. Jones
THE WOMAN'S STORE
FAIRMONT, W. VA.

NOW COMES OUR GREAT HALF OFF SALE

Of Women's and Misses' Suits

Over fifty Stylish Suits, representing the latest Winter Styles, and what a timely sale right in the holiday season when New Suits are wanted. Never to our knowledge have we held a Half Off Sale that offered such a broad choice and such charming styles. Never have we held a Half Off Sale of Womens' Suits so early in the season.

Remember, this Event Comes but Once in a Season.

And Today is Your Opportunity Day

Read Carefully the following Suit Values, then come here as early as possible, for the best values are sure to be taken advantage of quickly.

At \$11.25 Suits Worth \$22.50

At \$12.50 Suits Worth \$25.00

At \$15.00 Suits Worth \$30.00

At \$17.50 Suits Worth \$35.00

At \$20.00 Suits Worth \$40.00

At \$25.00 Suits Worth \$50.00

FURS—1-4 and 1-3 OFF.

CHILDREN'S COATS, 1-4 OFF.
COATS WORTH UP TO \$20, \$8.75.



FOR WOMEN AND THE HOME

REMINISCE CHAT AND CHATTER

Keep a Card Index.

One very practical way not to allow yourself to forget the knack of variety in cooking is to keep a card index to remind you of various ways to cook certain dishes. In this card index you can have under each heading various possible ways of preparing things, and by frequent consultation and systematic additions to the list you will have little chance of lapsing into monotony.—Indianapolis News.

Needles for Embroidery.

The size of cotton and the quality of the linen determine the size of the needle that will produce the best results in embroidery. The needle should be large enough easily to carry the cotton for if it is too small the cotton will become frayed.

For linen lawn or handkerchief linen, number nine and ten needles are required, says the Detroit Free Press. Number eight is the size generally used for all heavy linens and materials of a like quality, number seven needles should be used. If a very heavy floss is employed for working, then the needle must be of a size somewhat larger.

For the Man Guest.

Much has been said about the comforts and conveniences which a guest room should offer in the way of sewing supplies and reading matter for feminine guests. It seems that the masculine cause has been neglected. As a contribution to their comfort have on the guest room bureau a small Japanese cabinet in which are collar buttons, black and tan shoe strings, heavy safety pins, a few useful buttons with heavy needles and thread and other odds and ends which experience has taught are likely to meet masculine needs.—Baltimore American.

Magazine and Newspaper Bag of Linen.

Brown linen, which can be purchased for 25 cents a yard, would be an excellent material for a magazine and newspaper bag. One yard would be sufficient for the bag. Straighten the ends of the linen by drawing a thread, then bind one with tape and fold it up to the depth of 12 inches. Stitch through the center of the folded part, thus making two large pockets, and then bind all the raw edges with tape. Sew six brass rings across the top, by which to hang up



VIRGINIA BROOKS AUTHORESS.

whose play, "Little Lost Sister" has been witnessed by thousands of delightful audiences. At The Grand, New Year's, Matinee and Night.

the bag.

A stencil decoration of owls or parrots across the top of the bag will add to its appearance, says the Detroit Free Press, while the words, "Magazines and Papers," can be either outlined or stenciled on the pockets. This bag may be hung underneath a window near a comfortable chair, where it will be conveniently within reach.

Prepared Soups on Emergency Shelf.

Mrs. Anna B. Scott, an authority on practical housekeeping, declares in the Philadelphia North American that every housewife should have a special shelf reserved for handy prepared food products, all ready to "help out" in an emergency. Among the items she recommends for this shelf is a supply of condensed soups, including especially pea soup and tomato soup. "These may be creamed," she says, "and there is nothing nicer to start a meal than a cream of tomato soup of this sort." The tomato is particularly well suited to go with a great variety of different menus. It is sure to make an appropriate and appetizing course with almost any meal you have planned. It is easily made ready in three minutes. Yet its delightful quality gives every effect of having been prepared with the utmost care and deliberation.

Everyday Aids.

Blouses of net or chiffon do not need to be dried out of doors. Roll in a towel after rinsing or wave through the air and iron with a cool iron.

Before roasting apples, try making a small slit all the way around each apple with a knife. This will prevent their splitting when roasting, says the Dallas News.

All table linen should be hung straight to dry, and all pieces will wear better if a third or half of the napkin or tablecloth is hung over the line.

When children's shoes are wet, dry them and apply a little glycerine with a bit of absorbent cotton. They will be quite soft in the morning.

COMPARISON OF "PANICS" OF '93, '07 AND '14

ANNUAL REPORT OF COMPTROLLER OF NATIONAL CURRENCY IS MOST INTERESTING.

FAILURES OF BANKS IN PAST SEVERAL MONTHS SCARCELY MORE THAN COMMON.

NEW CURRENCY LAWS ARE DISCUSSED AT LENGTH AND THEIR BENEFITS SHOWN.

(Headlines and articles reproduced from the issue of the Fairmont Times December 29.)

WASHINGTON, Dec. 28.—Comptroller of the Currency John Skelton Williams draws an interesting comparison between the financial crisis of 1914 and 1893 and 1907, showing how well the latest emergency was handled, in his annual report made public here today.

For the 12 months ended October 31, 1914, he says 26 national banks, with aggregate capital stock of \$2,610,000, failed or suspended payment. The liabilities were \$14,177,408. In the corresponding period of 1892-93, 158 national banks suspended with liabilities of \$88,042,347. In the six months period, October 1, 1907, to April 1, 1908, there were 23 failures with liabilities of \$52,443,278. He comments:

"It is worthy of special note that in

the crisis of 1914, unlike the panics of 1893 and 1907, there was no suspension of currency payments on the part of the banks of this country, either in the large cities or in the smaller towns. In the panics of 1893 and 1907, in addition to clearing house checks many artificial methods of supplying temporary currency were resorted to, while actual currency commanded a premium of from 3 per cent to 5 per cent—\$100 in currency costing anywhere from \$103 to \$105 or more, in certified bank checks.

"In 1914 the banks of the country were enabled, as a result of the instant and active co-operation of the treasury department, and through the operations of the acts of May 30, 1908, as amended by the Federal reserve act, to supply actual currency, even during the period of greatest stringency, to their customers and correspondents, both over the counter and in response to requests for shipments. Whenever any indications were seen of an attempt or disposition on the part of any solvent bank or banks to withhold or suspend cash payments, the subject was taken up immediately by the treasury department, and payments of currency over the counter and shipments by the banks upon demand, from the centers to the nearby and far-off districts, and vice versa, have been maintained practically throughout this crisis."

Mr. Williams discussed the new currency laws and the Federal reserve act at length to show how it is that the government and the banks are now in a better position to meet a financial stringency.

Mrs. Williams asks that legislation be put on the statute books giving the Comptroller power to remove and discipline guilty bank directors. He says:

"The national bank act provides that if any loss accrues to a bank by reason of any violations of the law, the directors may be held individually responsible if they had any part in making the loans or investments upon which the loss is sustained. As a practical question, however, this redress cannot be ordinarily be resorted to.

"Banks frequently make loans through negligences or misfeasance of directors, which result in losses to the depositors; but unless the assets of the bank come into the hands of a receiver appointed by the Comptroller and are administered under the jurisdiction of the Comptroller, suits against these directors are seldom if ever prosecuted. If a stockholder had knowledge of such losses and should undertake to recover for the benefit of himself and other stockholders, a run might be precipitated on the bank which would result in suspension of the bank and further losses. In most cases, however, the stockholders have no knowledge of the losses thus accruing, which are frequently charged off to profit and loss by the action of the offending directors, who thus escape punishment for their mismanagement and for the losses inflicted upon the stockholders whose interests they are supposed to safeguard and protect.

"An amendment to the law giving to the Comptroller of the Currency, with the approval of the secretary of the treasury, the power to require the removal of any director or directors of a violation of any of the more important provisions of the national bank act, and to direct that suit be brought in the name of the bank against such director or directors after they have ceased to be connected with the bank, for the losses sustained by their misfeasance or misfeasance in office, would be salutary, protective, and beneficial."

MISS OPPORTUNITY YOU MISS SUCCESS

Waiting For the Seventh Wave
Is Foolish.

WISCONSIN FIRM'S SCHEME.

An Up to Date Merchant Who Successfully Fought Fire With Fire—Local Dealers Request Consumers to Give Them an Opportunity to Figure. Can and Will Meet Competition.

(Copyrighted, 1914, by Thomas J. Sullivan.)

If you want to succeed in the world you must make your own opportunities as you go on.

The man who waits for the seventh wave to toss him on dry land will find that the seventh wave is a long time in coming. You can commit no greater folly than to sit by the roadside until some one comes along and invites you to ride with him to wealth or influence.

Business men, local and otherwise, in the entire country, are desirous of increasing and extending their business, and if they did not care to do this they would not be in business.

Can Successfully Cope. It is doubtful if there be a local retailer in the country who could not successfully cope with the mail order and catalogue retailer would be but try. This local merchant may not know, but nevertheless it is an absolute fact.

There is a retail firm in a town in Wisconsin which conspicuously displays upon its counters one of the catalogues of the largest Chicago mail order houses, upon the cover of which is pasted a notice that it will furnish any article advertised in the catalogue as cheaply as the buyer can secure the articles from Chicago, and it lives up to the advertisement attached to the very letter.

Mail Order House Second.

The substantial local merchant knows well that the cheap stores sold by the catalogue mail order houses are lightweight stoves; that the iron beds shown in the advertisement matter as massive frames with strong corner posts and heavy crossbars are light, frail castings, commonly known to the trade as "seconds," which no honest or reliable furniture dealer would keep in his stock because he could not sell them to people who were given an opportunity to inspect the goods before purchasing.

It is only on very rare occasions that patrons of a mail order house ever get the worth of their money when they buy from the pictures in the catalogue, while, on the other hand, the local retailer, if he understands his business, buys his stock direct from the manufacturers and jobbers who have a reputation at stake and who supply goods of quality to their direct representatives, the retail merchants, throughout the country.

Prize Their Reputations.

The responsible high grade manufacturer and wholesaler will not under any condition or circumstance sell their goods to the catalogue retailer at any price. Many instances are known where catalogue houses secured by trickery a quantity of staple goods of standard make and advertised them as "specials" at ridiculously low prices. The manufacturers, in order to protect their reputations and interests, necessarily had orders sent in for the entire stock or quantity of the articles through persons in their employ. They did not propose to have their articles, which were standard, advertised by the side of inferior articles of light weight and of decidedly cheap construction.

A Vast Difference.

There are numberless articles which the catalogue house advertises as the best on the market, among which are paints, and it often agrees to furnish an impossible guarantee with this class of goods. However, it is very noticeable that it never attempts to ship its paints into states that require a printed copy of the analysis of the contents of the package.

The answer to this, of course, is that the goods are not as represented in the catalogue. The up to date local merchant, of course, is conversant with these facts and can explain them to his customers if given an opportunity, and he can also, if he understands his business thoroughly, explain the vast difference between the goods sold by the catalogue house and those sold by him.

Articles Challenge Explanations. The cheap, flashy, flimsy article can never stand alongside of the honest, reliable article without challenging an explanation.

The business man who cannot meet this demand upon him is not up to date, and his education regarding the line of goods he carries should be touched up.

If the home town consumers are alive and awake to their own interest they can begin to educate the local merchants by demanding from them the information concerning the difference in the quality of their goods and the goods of the catalogue retailer. If they are unable to explain they will also be unable to render efficient service to their customers.

It is time merchants of this kind wake up to the situation.

If you want the BEST STOVE OR GRATE COAL telephone your orders to MCCOY COAL COMPANY; prompt delivery guaranteed.

Phones: Office Bell 1193
Conced 123
Mine: Bell 789-J
11-20 a. w. t.



Fairview High Defeats Wheeling

The game was played on the Fairview floor and the big Paw Paw district boys walloped the Wheeling lads, 33 to 21. The score:

Fairview—33 Pos. Wheeling—21
Lough.....F..... Bachman
Fox.....F..... Jeffers
Knodo.....C..... Rosenberg
L. Tennant.....G..... Pracht
F. Tennant.....G..... Marsh
Substitutions: Fairview, Fox for Knodo; McBee for Fox. Wheeling: Boyce for Jeffers; Creighton for Rosenberg.

Field goals: Fairview, Lough 5, Fox 7, L. Tennant 1; Wheeling, Bachman 3, Jeffers 1, Rosenberg 1.

Goals from fouls: Fairview, Lough 7 out of 14. Wheeling, Bachman 11 out of 22.

Referee—Slater.
Umpire—Carmach.
Timers—Thornton and Toothman.
Time of periods, 20 minutes.

"SEPTEMBER MORN."

Rowland & Clifford's successful musical comedy riot direct from the LaSalle Opera House, Chicago, has just been contracted for by Manager DeShan of our local play house and comes from its city success to the Grand for one night January 6th. It is without question the greatest musical success of the century and includes a cast of musical comedy celebrities far above the average; a beauty chorus selected for looks and ability to sing. Among the many song hits that have taken Chicago by storm are:

"Oh, You September Morn"; "I Lost My Girl on Broadway"; "In Berlin"; "When A Little Boy Loves A Little Girl"; "Everybody's Tango Crazy"; "Beautiful Dreams I'm Dreaming"; "A Spare-Rib From the Butcher Shop Of

Life;" "The Sun Shade Girl;" "Where is the Pleasure In Wine and Song If The Woman Is Not There?" "It's a great big dance festival including Tango, Maxixe and Hestitation waltzes. Summing it all up "September Morn" is "A Real Musical Jamboree."

Children Cry FOR FLETCHER'S CASTORIA

A Specialty In

Which We Excel
Is the Dyeing of SLIPPERS and
HOSE in COLORS to Harmonize
with Gowns or Customers Sam-
ples.

SATIN SLIPPERS and SILK
HOSE give best results.

We have special facilities al-
so for Cleaning and Refinishing.

FOOTER'S DYE WORKS

CUMBERLAND, MD.
America's Greatest, Best and Most

Complete Cleaning and Dyeing Es-
tablishment.

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Richard Gilkeson

107 Main St.

Make Christmas Merry

Prepare for it by joining our

CHRISTMAS CLUB

Make small weekly payments and you will be surprised at the size of the check you will receive just before the next Christmas.

Come in and let us explain.

CLUB STARTS DECEMBER 28, 1914.

4% On Savings and Time Certificates

The PEOPLES NATIONAL BANK

Fairmont

CAPITAL \$200,000,000



COMMENCE THE NEW YEAR

With a resolution to achieve a higher education, and lift yourself out of the drudgery of manual labor. Every young man or woman should stimulate their ambition for a higher station in life and a business education such as is offered by the UNION BUSINESS COLLEGE. This commercial college will give you the desired opportunity. Good paying, permanent positions in the business world are always open to young people who knew how and can make good.

Of Fairmont, 512 Jacobs Bldg., Fairmont, W. Va.

UNION BUSINESS COLLEGE

Date 1914
Gentlemen: I am interested in the course marked 'X' in the column below, and wish to enter about 191
Please furnish me full information about your school, cost of tuition, books and board, also how long it requires to complete the course. Name
E. G.

COURSES:

SHORTHAND. Prim. of Shorthand. Punctuation Correspondence Paragraphing Spelling Speed Drills Typewriting Copying Business Penmanship	COMMERCIAL. Prac. Bookkeeping Business Forms Commercial Law Business Practice Banking Business Penmanship Business Correspondence Rapid Calculations
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FREE ENGINEERING ADVICE

Our Industrial Power Department is composed of specialists in the application of gas for power, either through the gas engine or steam boiler.

We offer you assistance in solving your power problem without obligating you.

Our advice is given only after we make careful tests of your present equipment. A report of these tests will be left with you whether you decide to do business with us or not.

If others in your line of business can profitably use gas power you can also.

There is no time like "NOW" to get the facts as they apply to your case.

Fairmont Gas Company

C. E. EVANS, General Manager.

Consolidated, 558.

Telephone—Bell, 550.